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Tuesday, February 5, 2013



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# TRIBUTE TO THE BEAT

Members of the National Arts Centre Orchestra attempt to answer the age-old question of how many classically trained musicians can fit inside a 1967 VW Beetle at the NAC Monday, in anticipation of their upcoming show "All You Need is Love: A Beatles Tribute." The answer, it turns out, is seven.

# LRT boss moves on

Making the jump. John Jensen to become the VP of capital program delivery at Metrolinx



ALEX BOUTILIER

The man behind the procurement of Ottawa's \$2.13-billion light-rail project is leaving for Metrolinx.

John Jensen, the head of the city's rail-implementation office, will leave the municipality to become Metrolinx's vicepresident of capital program delivery. He'll be responsible for implementing light-rail projects in Toronto.

Diane Deans, chair of the municipality's transit commission, said while it's a blow to see Jensen go, now is as good a time as any.

"If there's a time to leave, it's probably now as we transfer from the procurement phase to the project-management phase," Deans said Monday evening. "It is a different skill set. There's never a good time to lose somebody like John Jen-

sen, but if we're going to lose him, this is probably as good a time as any."

Deans added that she considers Jensen's poaching a sign of how well he managed the procurement process for the

City of Ottawa.

Gary Craig, the current head of LRT design and construction with the light-rail office, will assume the role of director. Deans said it's too soon to say whether Craig will have the job permanently, whether the city will promote internally, or whether the job will be posted externally.

Jensen moves to the Toronto file at a time when the city is gearing up for a multibilliondollar light-rail expansion. Metrolinx and the Toronto Transit Commission inked a master agreement to build four new LRT lines last November, with an \$8.4-billion commitment from the provincial government. Three of those lines are expected to be complete by 2020, with the fourth coming online in 2021.

Construction on Ottawa's Confederation Line will begin this year, and is expected to wrap up in 2018. with files from TORSTAR NEWS SERVICE

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#### Danger

#### Remediation order issued for Cumberland Street building

The City of Ottawa is closing a sidewalk and one lane of traffic on Cumberland Street after an empty building was found to be in danger of collapse.

The city's chief building official issued an order to the owner of the building at 287 Cumberland St., Groupe Lauzon Inc., to install boarding around the structure.

An engineer's report found that the building, a former school built in 1904 at the intersection of Cumberland and Murray Street, is in danger of collapse. According to the city, the order may be extended to include an adjacent two-storey building, in case the taller building collapses

All costs are to be incurred by the property owner, according to the

#### Future

#### City holds **Preston-Carling** development plan info session

Ottawa City Hall will unveil the long-awaited Preston-Carling development plan at a public information session Tuesday. The session will be the

first chance for citizens to weigh in on consultant George Dark's proposed plan for development in the district. City planners will also outline their recommendations on the plan, which is expected to come before the municipality's planning committee in March. The meeting will be held from 7 to 8:30 p.m. at the Tom Brown Arena at 141 Bayview Rd. metro

# **Development.** Historical society worries what will become of iconic Manotick buildings up for sale



Four buildings at the heart of Manotick's iconic Watson's Mill are being sold off by the City of Ottawa in hopes developers will create a pedestrian mall, family housing and

retail spaces on the site.

"We are concerned that Dickinson House will be sold and become a restaurant," said Maureen McPhee, vicepresident of the Rideau Township Historical Society (RTHS). "That would be a big loss for

the community. Our interest is in seeing the history of that square maintained and the full story being told."

Last Friday, the Manotick Mill Quarter Community Corporation Development released a request for expressions of interest to developers, explaining it will sell four buildings in Dickinson Square near the mill, including the Ayers building, Carriage Shed, Weaver's House and Dickinson House.

The MMQCDC is a nonprofit organization. The City of Ottawa is its sole share-

"The city's policy objectives for the square are to establish a pedestrian friendly culturaltourism environment, which would include retail uses as specialty boutiques, galleries, restaurants, museums and studios including multiple family housing," the document reads.

"These activities are to be supportive of and complementary to community cultural events that occur through-

out the year."

The RTHS currently operates Dickinson House as a museum and has maintained

the belongings of one-time Ottawa mayor and Manotick founder Moss Dickinson. The group that runs the mill operates out of the Carriage Shed. If both are sold, it could mean the groups cease operating.

"Our long-term vision is that this would be made a national historic site right beside the canal, which is a world

heritage site," said McPhee.

A request for more information from Ottawa City Hall was not returned Monday. The deadline for developers' submissions is Wednesday, April

# St. Pat's stabbing was self-defence: Lawyer

Stabbing. Benjamin Taylor, 20, pleaded not quilty to seconddegree murder charge in 2011 death at St. Patrick's Day party

The stabbing death of 22-yearold Scott Ledoux was tragic and avoidable but not the fault of the man who wielded the knife, according to his defence

Ledoux was stabbed to death at a 2011 St. Patrick's Day party in Orléans. Benjamin Taylor, now 20, who held the party, faces a second-degree murder charge in the death.

"Ledoux died after Ben lawfully defended himself against an attack in his own home, argued Ewan Lyttle, Taylor's lawver.

"(Taylor) had absolutely no intention to kill Mr. Ledoux. Rather, his intention was simply to end the attack that his own body could not stop and hope that Ledoux would just get out of his home.'

Taylor, who was 18 at the time, came to blows with Ledoux, who was a friend of a friend. Ledoux arrived at the party in the early afternoon, but stayed beyond midnight after being asked to leave, according to Crown attorney Robert Wadden. During an autopsy, Ledoux's blood alcohol level was pegged at 0.200, he added. Traces of cocaine were also found in Ledoux's system.

Taylor threw the first punch, Wadden said, after arguing with Ledoux several

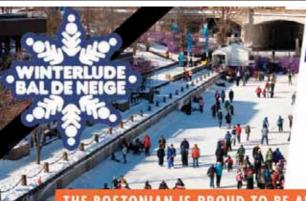
"He was stabbed eight times, and one time it went straight through his heart," Wadden said. "He realized he was stabbed and collapsed."

Taylor has pleaded not guilty to the second-degree murder charge. He will be back in court tomorrow.

GRAHAM LANKTREE/METRO



Scott Ledoux, second from right, was stabbed to death at an Orléans St. Patrick's Day party in 2011. The defence for Ben Taylor, 20, said the stabbing was in



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# Anniversary. Web the next frontier for bilingualism: Languages commissioner

Language laws in Canada have ensured the strength and spread of French, yet the Internet is posing new challenges to the language's vitality in the federal government, said top language watchdog Graham Fraser on Monday.

"I think we would find that there has been a huge amount of progress over the last 50 years," said Fraser, the commissioner of official languages of Canada, in respect to the spread of French throughout the country. Tuesday, Fraser will speak at a celebration of the 50th anniversary of the Royal Commission on Bilingualism and Biculturalism at the University of Ottawa.

"All federal institutions are grappling with how they maintain the same standards in English and French while responding to various other policy guidelines, meeting the public's expectation of more speed, transparency and accessibility online," he added. "We communicate differently and people interact with the govern-

ment differently through social media. Like everyone else, we're feeling our way through how we can use these new tools."

Founded in 1963 by then Prime Minister Lester B. Pearson, the commission's aim was to gauge the health of French in Canada and recommend measures that would allow it to thrive.

Fraser said he was recently at a high school in Alberta and heard "accents from all around the world" among students.

"The fact that you have a fairly regular flow of Quebec and French immigrants to rural areas, you see French-language schools expanding," he said. "The commission's recommendations changed the Canadian cultural landscape and brought major change to language policy and human rights."

In his talk, Fraser hopes to highlight the legacy of the commission in Canada's policy of multiculturalism and his own job as the top dog of the language police.

GRAHAM LANKTREE/METRO



# Penniless era begins in Canada

Mint. But businesses can decide when to stop accepting coins

The Canadian penny took another step Monday on what could be a long road to extinction, with businesses given the ultimate short-term power of deciding whether they want to keep accepting them.

The Royal Canadian Mint officially ended its distribution of one-cent coins to Canada's financial institutions.

But businesses can still ac-

or face? Get rid of them

with simple injections.

cept the copper pieces as long as they choose, says Shelly Glover, the parliamentary secretary to Finance Minister Jim

"Pennies will retain their value indefinitely so they can continue to be used as long as they are available, and with businesses that are willing to accept them," Glover said at a Shoppers Drug Mart store in Ottawa's south end.

Flaherty announced the demise of the penny nearly a year ago as a cost-saving measure as the mint was spending more to make pennies than they were worth. The last penny made

came out of the mint's Winnipeg facility in May last year.

Retailers who decide to no longer accept pennies as part of cash payments will have to round up or down consumer purchases to the nearest five cents.

"When pennies are not available, cash payments will need to adapt," said Glover.

As an example, if a cash purchase totals \$1.61 or \$1.62, a retailer who doesn't want to deal with pennies would charge a customer \$1.60. If the purchase adds up to \$2.28 or \$2.29, the customer would be charged

The government calls it

symmetrical rounding.
Essentially, any final cash amount that ends with a one, two, six or seven would be rounded down to the nearest five or 10-cent increment. Purchase totals ending in three, four, eight and nine would be rounded up.

Electronic purchases, such as those online or using debit or credit cards, will still be billed to the cent.

And businesses are being encouraged to stop using pennies, to make the transition work smoothly.

THE CANADIAN PRESS

# NDP. Horwath wants 15% cut to auto-insurance premiums

Car-insurance companies in Ontario should be forced to cut premiums by 15 per cent, NDP Leader Andrea Horwath said Monday

Major changes to Ontario's auto-insurance regulations in 2010 "dramatically" reduced benefits for drivers and cut the value of statutory-accident payouts in half, turning the new rules into a huge "bonus" for companies, said Horwath.

The NDP calculated a 15 per cent reduction in premiums would save the average Ontario driver about \$226 a year.

The Insurance Bureau of Canada said the NDP did not consider expenses, just claim payouts, and noted insurance fraud costs Ontario drivers up to \$1.6 billion a year.

#### Quoted

"The bottom line is if they're not prepared to change it, then, yes, government will step in and say, 'You must reduce your rates by 15 per cent within the upcoming year."

Ontario NDP Leader Andrea Horwath

The minority Liberal government will need the help of at least one opposition party if it hopes to avoid an election this year, and the NDP has a series of issues it wants dealt with if Wynne wants its support.

THE CANADIAN PRESS

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# Authorities storm bunker in Alabama: Boy safe, man dead

#### Six-day standoff ends.

Officials were refusing to say how abductor died in hostage-taking

Authorities stormed an underground bunker Monday in Alabama, freeing a five-year-old boy who had been held hostage for nearly a week in the tiny backyard shelter and leaving the boy's abductor dead.

After days of fruitless negotiation, talks had deteriorated with an increasingly agitated Jimmy Lee Dykes, who had kidnapped the child from a school bus after killing the driver. Dykes had been seen with a

Dykes had been seen with a gun, and officers concluded the boy was in imminent danger, said Steve Richardson of the FBI's office in Mobile.

Prior to press time, officials were refusing to say how the 65-year-old died.

Throughout the ordeal, authorities had been speaking with Dykes through a plastic pipe. They also sent food, medicine and other items into the bunker, which apparently had running water, heat and cable.

Authorities said the kindergartner appeared unharmed. Officials have said he has Asperger's syndrome and attention deficit hyperactivity disorder.

FBI technicians were checking the property for explosives and plan to look more closely when it's safe, FBI spokesman Jason Pack said.

Daryle Hendry, who lives about 400 metres from the bunker, said he heard a boom Monday afternoon, followed by what sounded like a gunshot.

THE ASSOCIATED PRESS



Officers charged the bunker after the kidnapper was seen with a gun, an FBI

# Justice. Victims of child abuse praise legal update

Promises to give victims a formal role in Canada's criminaljustice system and to stiffen penalties for those who commit sex crimes against children are important — if overdue — initiatives, two abused former hockey players said Monday.

Speaking after a roundtable with the justice minister, Greg Gilhooly and Sheldon Kennedy said the Conservative government was on the right track.

A victim's bill of rights was one of three get-tough-on-crime themes the government plans to emphasize this year, Justice Minister Rob Nicholson said.

"Right now a victim is simply a witness — we're at the beck and call of other people," Gilhooly said.

Tougher child-abuse laws are also a priority: Currently, small-time marijuana growers face stiffer mandatory minimum sentences than those who rape children

who rape children.
Nicholson also promised legislation to make public safety the "paramount consideration" in cases where accused criminals are found not criminally responsible by reason of a mental disorder.

THE CANADIAN PRESS

#### Sovereignty movement

#### Quebec a victim of 'ethnocide': Group

A pro-independence organization unveiled a new study Monday that identifies 92 ways in which the Canadian federation hinders Quebec's development against the interests and values of Quebecers.

The report underlines a wide range of issues such as the end of the longgun registry, competing regional interests in energy policy and how 27 new federal ridings have been created outside Quebec compared to only three within it.

The first item on the list says Ottawa has allowed anglophone provinces to commit "soft ethnocide."

The study was conducted with the help of partisan money from pro-independence political parties, including the Parti Québécois.

THE CANADIAN PRESS

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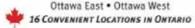
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# **U.S.** skeptical of Iranian monkey's space voyage



#### **Primate swap?**

Country's president expresses desire to travel to space after alleged success

The United States expressed doubt on Monday about Iran's claim that it safely returned a monkey from space, saying it is questionable that the monkey survived — or if the flight happened at all.

State Department spokesperson Victoria Nuland said lot of questions remained "about whether the monkey that they reportedly sent up into space and reportedly came down was actually the same monkey, (and) whether he sur-

"The Iranians said they sent

Washington and its allies worry the Iran space program may be cover for ballistic-missile technology development.

they showed later seemed to have different facial features," Nuland told reporters, "He was missing a little wart."

Tehran blames the confusion on Iranian media for initially using a photo of a back-up monkey. It says the monkey orbited and returned safely, and President Mahmoud Ah madineiad added Monday that he would consider being Iran's first astronaut in space.

Nuland described Ah-madinejad's proclamation as an "interesting choice," but was more diplomatic than Republican Sen. John McCain, who joked about Ahmadinejad's ruminations earlier Monday.

'Wasn't he just there last week?" McCain said in a tweet and linked to a story about the space-orbiting monkey. But it wasn't funny to Michigan Rep. Justin Amash, who tweeted, "Maybe you should wisen up & not make racist jokes."

Jonathan McDowell, a Harvard astronomer who tracks rocket launchings and space activity, backed up Iran's claim that the monkey space flight was real. THE ASSOCIATED PRESS

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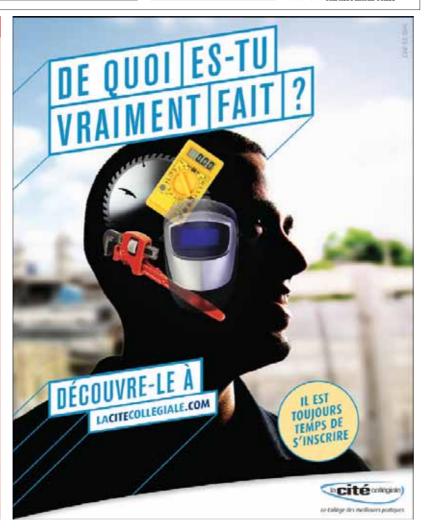
#### BY COURT ORDER:

NOTICE is hereby given to the defendant that the plaintiff filed at the Registry of the Court of Quebec of the district of Hull, a motion to institute proceedings. A copy of this motion and notice to the defendant were left for the defendant at the Court House of Gatineau, located at 17 Laurier Street, room 0.210. The Court orders you to appear within a delay of thirty (30) days starting from the date of publication of the present order.

Failing to appear in this period, a judgment by default may be rendered against you without further notice upon the expiry of that period.

Be also advised that the motion to institute proceedings will be presented for decision in court, March 19th, 2013 at 9:00 am in Room No. 10 of the Court House of Gatineau

Boughthatz January 31, 2013



metr⊕ 08 NEWS netronews.ca Tuesday, February 5, 2013

# Ay, ay, ivy league!

Part 1 of a three-part series. Dollars for Diplomas looks at the high cost of higher learning in Ontario



In a word: "Terrifying."

Renee Tamming will walk away from her undergraduate career this spring with a much-coveted biochemistry degree in her hands — and about \$20,000 in student-loan debt.

"No one wants to be \$20,000 in debt, without a job," said the 21-year-old student at Western University in London. "When I'm doing my PhD, I'm hoping to be able to save a little bit of money to put toward (the loans). Buying a house is probably out of the question for a while."

It's far from an ideal setup for a young person starting out in life. But that's the way it goes these days in Ontario: If you want a university education, you've got to pay — and be prepared to pay big.

Undergrads here face the highest tuition in the country, coming in at an average of \$7,180 — almost 30 per cent higher than the national average of \$5,581, Statistics Canada says.

Ontario's climb to the top has been steady. Between 1990-91 and 1995-96, Ontario was consistently among the cheapest places to earn a degree. Tuition averaged \$2,053 in those years, close to the national average.

Things took a turn for the worse — and stayed that way — in the mid-1990s. With universities facing deep funding cuts from then-premier Mike Harris, average tuition jumped about 16 per cent — or \$474 — between the 1995-96 and 1996-97 school years, making Ontario the second-most ex-



Renee Tamming, 21, a fourth-year biochemistry student at Western University, in London, is nearing graduation and a big load of undergraduate debt. Despite having worked multiple jobs to cover tuition, she expects to owe the government about \$20,000 by the time she gets her degree. ANGELA MULLINS/METRO IN LONDON



pensive post-secondary prov-

ince in the country.

The province secured its

spot at the top of the ladder in

2009-10 and is holding steady today. That's likely to continue.

analysts predict, if the govern-

an investment of \$6.2 billion

in higher education through

Government figures show

ment doesn't take action.

What the numbers say

\$7,180

Ontario tuition has risen by an average of six per cent annually since the 1990-91 school year. Over that period, tuition has increased to an average of \$7,180 this school year from \$1,680.

16%

A 16 per cent jump between 1995-96 and 1996-97 was the largest year-to-year increase since 1990-91.

2009-10, with about \$4.3 million in operating grants to institutions and \$1.5 million for student financial aid. Investments have continued since, government officials say, with \$111 million funnelled into schools this school year.

Despite that, at least some universities say they're still trying to catch up from the Harris 9%

Year-to-year tuition increases in Ontario were in fact higher in the 1990s, averaging nine per cent annually, compared to four per cent since the 2000-01 school year. Schools in other provinces, however, have managed more moderated increases in recent years, helping Ontario earn its dubious ranking as the most expensive.

0%

Tuition has been frozen in Newfoundland and Labrador since 2010-11.

cuts, and investments from the Liberal government haven't kept up with inflation.

"Every year, institutions have been making up two to 2.5 per cent," said Bonnie Patterson, president of the Council of Ontario Universities. "It's been the increase in tuition that's helped us offset that inflation."

#### Who pays what

Students and the government provide, on average, the same amount of revenue (about 48 per cent each) to Ontario universities, according to research by the Ontario Undergraduate Student Alliance based on 2011-12 data.

At least some student advocates acknowledge it's hard to blame universities for tuition hikes. Per-student funding in the province is about 25 per cent below the national average, research by the Canadian Federation of Students-Ontario shows.

"Just to catch up with the rest of the country, it's a fairly large investment," said Michael Yam, a researcher at the federation. "That's part of the problem. We've actually fallen behind over the years because we've ignored this."

#### **Exclusively online**

For an interactive map that shows the cost of tuition at Ontario universities and other infographics, go to metronews.ca/dollarsfeature.

#### **Tomorrow**

Supplementary, or ancillary, fees have become a contentious issue between students and universities. Metro takes a closer look in Wednesday's paper.

# Q&A. Province stands by funding record

Metro asked the Ontario Ministry of Training, Colleges and Universities for its take on rising tuition, financial aid and other issues affecting post-secondary funding. Here's what a spokesperson said in an email:

#### What was the net cut/gain to financial-aid programs for 2012?

The ministry decision to discontinue or phase out merit scholarship programs was taken in order to streamline the Ontario Student Assistance Program (OSAP) and focus on needs-based assistance. This decision also reflects the substantial growth of merit-based institutional assistance, which has been supported in part by the ministry's successful Ontario Trust for Student Support (OTSS) and Ontario Student Opportunity Trust Fund (OSOTF) programs over the past decade. ...

The ministry has allocated more than \$1 billion for student-assistance programs in 2012-13, up from \$917 million for 2011-12. This 13 per cent increase in funding represents the year-over-year student assistance growth and the new 30% Off Ontario Tuition grant, for which the government allocated more than \$400 million.

#### How much is the government funnelling into universities in 2012?

In 2012-13, the government is allocating an estimated \$3.5 billion (preliminary actual) in total operating grants to the university sector. This is an increase of \$1.6 billion, or 84 (per cent), over the \$1.9 billion in operating grants provided to the university sector in 2002-03.

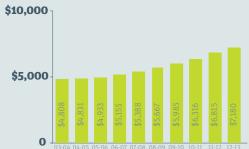
The 2012-13 Estimates reflects that the Province of Ontario will provide about \$110 million in capital grants through the Ministry of Training, Colleges and Universities to the university sector.

#### Ontario has had the same framework for funding postsecondary education since 2006. A new framework is being drafted. When will it be released, and what will it look like?

Decisions on a new framework will be shaped by considerations such as simplicity, transparency, cost-certainty, fairness and by balancing the public good and personal benefits of post-secondary education. And once approved, it will be promptly shared with stakeholders.

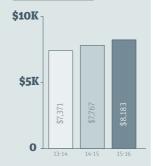
ANGELA MULLINS/METRO IN LONDON FOR THE FULL TEXT, GO TO METRONEWS.CA.

#### Weighted average tuition fees for Ontario students



SOURCE: STATISTICS CANADA

#### rojected tuition



SOURCE: DAVID MACDONALD AND ERIKA SHAKER, EDUFLATION AND THE HIGH COST OF LEARNING, CANADIAN CENTRE FOR POLICY ALTERNATIVES, SEPTEMBER 2012

#### Top 5

Which Ontario universities have the highest tuition?\*

- 1. University of Ottawa: \$5.421
- 2. Carleton: \$5,406-\$7,385
- **3. University of Waterloo:** \$5,384-\$6,682
- 4. Queen's: \$5,383-\$5,461
- **5.** University of Toronto: \$5,372-\$8,791
- For 2011-12 undergraduate program in arts and humanities

**BUSINESS** 

# Air Canada's heavy maintenance must be done at home, court says

#### **Quebec Superior Court.**

Judge says federal law requires airline to do overhaul work at three Canadian facilities

Air Canada is contravening federal law by not maintaining heavy-maintenance operations in Canada, the Quebec Superior Court ruled Monday.

In a 39-page ruling, Justice Martin Castonguay said the airline has an obligation under the Air Canada Public Participation Act to maintain such operations in Montreal and Winnipeg, along with Mississauga, Ont., where smaller overhaul work was completed by Aveos Fleet Performance until it closed last year.

Quebec's former Liberal government launched a lawsuit against the airline last April following the closure of Aveos, whose bankruptcy resulted in 2,600 employees losing their jobs, including 1,800 in Montreal

Aveos had announced plans



to liquidate its assets under the Companies Creditors' Arrangement Act on March 20. citing a decline in business from Air Canada. Various parts of Aveos have been sold off to businesses in Canada and abroad.

"The court concludes that

Air Canada doesn't respect the law put in place when it priva-tized in 1988," the judge wrote. Castonguay said Parlia-

ment couldn't have envisioned 25 years ago that the carrier would let go highly specialized jobs in Canada, only to create the same specialized jobs

After Aveos closed, Air Canada gave American company AAR a five-year renewable contract to maintain its airplanes in a specially built facility in Duluth, Minn., that employs

#### Market Minute









Natural gas: \$3.32 US (+1¢) Dow Jones: 13,880.08 (-129.71)

350 workers. "If Air Canada wants to modify its business plan so significantly, it must be supported by a legislative change," added Castonguay. "Air Canada will be appeal-

ing this Quebec Superior Court decision, given the importance of the matter, and makes no further comment at this time," spokeswoman Isabelle Arthur wrote in an email

THE CANADIAN PRESS

#### Jumping java. Second Cup will increase coffee prices

Second Cup is increasing prices for coffee on Feb. 18, but it's not telling customers by how much. Signs are up at some of the locations, advising customers of the increase.

Second Cup says the increase was caused by the "continuing increase in raw materials and operating costs," but won't say specifically what factors are contributing to the increase, or how much prices

"We are still trying to determine the exact price change and this won't be known until closer to Feb. 18," said Jessica McGraw of Harbinger Communications, the firm that handled the request for Second Cup. "We just wanted to give consumers fair warning that a

change was happening."
Second Cup won't say when
it last increased prices for coffee or baked goods.

Tim Hortons spokeswoman Michelle Robichaud said its coffee prices were last increased in April 2011. In Ontario, coffee prices at Starbucks were last increased in September 2011. TORSTAR NEWS SERVICE

#### **Inspired recycling. Alaskan** brewerv is 'beer-powered'

The Alaskan Brewing Co. is going green, but instead of looking to solar and wind energy, it has turned to a very familiar source: beer.

The Juneau-based beer maker has installed a unique boiler system in order to cut its fuel costs. It purchased a \$1.8-million furnace that burns the company's spent grain — the waste accumulated from the brewing process — into steam, which powers the majority of the brewery's operations.

Company officials joke they

are now serving "beer-powered

Brandon Smith, the company's brewing operations



and engineering manager, estimates the new system will offset the company's yearly energy costs by 70 per cent, amounting to almost \$450,000 a vear. THE ASSOCIATED PRESS

#### New regulations

#### U.K. banks aren't 'too big to fail'

Britain's treasury chief warned the country's banks Monday they face being broken up if they fail to protect their retail operations from their riskier invest-ment arms. In describing the new regulatory measure, George Osborne told JPMorgan executives the days of banks being "too big to fail" are over in Britain, and taxpayers shouldn't be expected to bail out the lenders. THE ASSOCIATED PRESS

#### Q4 earnings

#### Spain financial crisis whacks **Royal Caribbean**

Cruise giant Royal Caribbean lost about \$392 million in the fourth quarter because of losses associated with its Spanish cruise line, Pullmantur. The world's second-largest cruise line wrote down about \$413 million due to a substantial drop in bookings and prices in Spain following the government's austerity measures there. Royal Caribbean also blamed the January 2012 sinking of the Costa Concordia, owned by rival Carnival Corp., for a drop in traffic.

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#### **Inflation spiral. Argentina** freezes supermarket prices

Argentina announced a twomonth price freeze on supermarket products Monday in an effort to break spiralling infla-

The price freeze applies to every product in all of the nation's largest supermarkets group including Walmart, Carrefour, Coto, Jumbo, Disco and other large chains. The companies' trade group, representing 70 per cent of the Argentine market, reached the accord with Commerce Secretary Guillermo Moreno, the government's news agency

Telam reported.

The commerce ministry wants consumers to keep receipts and complain to a hotline about any price hikes they

see before April 1. Polls show Argentines worry most about inflation, which private economists estimate could reach 30 per cent this year. The government says it's trying to hold the next union wage hikes to 20 per cent, a figure that suggests how little anyone believes the official index that pegs annual inflation at just 10 per cent. THE ASSOCIATED PRESS

metr⊕ **VOICES** 

#### **IT'S TIME TO THROW OUT THAT LIFE SCHEDULE**



If you're nearing 30 years old and have been with your significant other for a while, you are doomed to suffer through relentless questioning about when you're going to get married. Established

relationship math dictates that there's a threshold beyond which the sum of your ages multiplied by the number of years you've been together equals a wedding. Of course, there's no relief for those who have actually tied the knot. Newly betrothed couples are inevitably subjected to the "When are you going to have a baby?" question from tactless co-workers and nosy aunts.

#### en you're not expecting..

But here's the thing about relationships: They don't unfold according to a perfectly predictable script.

It seems that we're obsessed with judging other people's relationships based on whether or not they've hit these milestones of adulthood. Even though many of us are unprepared or uninterested in marriage and parenthood, people always want to know how far along you are on this culturally constructed life schedule.

But here's the thing about relationships: They don't unfold according to a perfectly predictable script. They are messy and complicated, and the timing is almost never right. You can be with the same person for a decade and suddenly find yourself alone again or you can meet someone tomorrow and start a family with them just a few months later.

It can be challenging at times to remain close with our friends when we are hitting these different life stages in seemingly random order. In my own peer group, the conversations can range from daycare availability to salary reviews to the results of an STD test. If a friend tells me she's pregnant, I have to take a beat to assess whether she thinks that's a good thing. But even though our existing in various stages of maturity can make it hard to relate to one another at times, the diversity certainly keeps things interesting.

Recently, a friend asked if she thought we might have children at the same time so they could go to school together. I laughed at her earnest assumption that we could ever plan such a made-for-TV life for ourselves. In reality, it just doesn't work like that. We are not marching along through life in unison while adhering to some sort of rigid master plan. We are winding back and forth, detouring along the way and maybe even getting a little lost

It's OK — preferable even — if the relationship math doesn't add up and we veer off course every once in a while. Because wouldn't it be so utterly boring if all of life's milestones were predictable?



### Just chillin' at the car park



#### Parking lot find

#### Skeleton said to be King Richard III

This undated photo made available by the University of Leicester, England, shows remains found underneath a parking lot last September at the Grey Friars excavation in Leicester. The skeleton was declared Monday "be-yond reasonable doubt" to be that of England's King Richard III, whose remains were missing for 500 years

THE ASSOCIATED PRESS

#### Wars of the Roses

#### Killed in battle by army of Henry Tudor

Richard III ruled England between 1483 and 1485, during the decades-long battle over the throne known as the Wars of the Roses, which pitted two wings of the ruling Plantagenet dynasty — York and Lancaster - against one another

But he was defeated and killed by the army of Henry Tudor, who took the throne as King Henry VII and ended the Plantagenet line.

THE ASSOCIATED PRESS

#### Little doubt

#### A Canadian's DNA confirmed identity

DNA from the skeleton matched a sample taken from Michael Ibsen, a distant living relative of Richard's sister. The project's lead geneticist, Turi King, said Ibsen — a Canadian carpenter living in London, England shares with the skeleton a rare strain of mitochondrial DNA. His father Norm still lives in London, Ont.

King said that between one and two per cent of the population belongs to



this genetic sub-group, so the DNA evidence is not definitive proof in itself of the skeleton's identity. But combined with the archaeological evidence, it left little doubt the skeleton belonged to Richard.

THE ASSOCIATED PRESS

### $\mathsf{Panel}$

Register at metropolitanpanel.ca and take the quick poll

#### Do you think Beyoncé was lip-syncing during her performance at the Super Bowl halftime show?



#### @srayeda:

I used to have a penny collection. I made like 5 dollars every couple months from that, #GoodbvePennv

#### @LindaMcCallumRE: • • • •

Pennies ore 1936 are worth more than a penny check your pennies before you cash them in!

#### @pmharper:

I encourage Canadians to consider giving their pennies to one of the many deserving charities

across the country.http://t.co/ u544MhDd #penny

#### @AylaLabelle:

Today's the last day of the Canadian penny.. #boo ????

#### @NatRicher:

Great cause for our kids... Please help if you can! #ottawa #ottcity #youth #homeless RT Sleep Out For Youth Ottawa http://t.co/ iHXJQ9jp

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metronews.ca SCENE SCENE

#### **DVD** review

#### Flight

Director. Robert Zemeckis

**Stars.** Denzel Washington, Don Cheadle, Nadine Velazquez

....

Denzel Washington's portrayal of pilot Whip Whitaker, a man on the upper of heroics and the downer of substance abuse, deserves all the kudos he's garnered. Whip's at the controls with co-pilot Ken Evans (Brian Geraghty) when the plane they're fly-ing from Orlando to Atlanta is hit with a calamitous mechanical failure that slams them into a steep dive. Whip takes charge and manages an incredible landing, in which only six of 102 passengers and crew onboard are killed. Whip's a hero. But a mandatory post-crash blood test reveals he was flying bombed. It's a stunning opening by director Robert Zemeckis, who previously filmed a doomed ride in 2000's Cast Away. But Flight's high-tension opening is a mixed blessing, as it challenges the rest of the film to live up to its thrilling scenes, a near-impossible task as the drama moves on to its earthbound plot. Zemeckis and screenwriter John Gatins suddenly yield to dull convention, introducing in quick suc-cession a romantic fellow addict (Kelly Reilly), a comic enabler (John Goodman), a stoic union rep (Bruce Greenwood) and a wily lawyer (Don Cheadle). None of these fine actors get much screen time, but the film wins on the strength of Washington's Oscar-nominated performance alone. PETER HOWELL

# Creating a hit show? It's Elementary

Look ahead. Creator mum on who will play Moriarty, but says the series will become less murder-of-the-week when Holmes' nemesis arrives on the scene



NED EHRBAR

CBS's hit Elementary — a modern take on Sherlock Holmes set in New York City — took the coveted post-Super Bowl slot Sunday night on that network, an honour rarely bestowed on a freshman series. On the tail of such a high-profile unveiling, creator and executive producer Rob Doherty gives us some updates on what's to come for the rest of the series' first season.

#### That post-Super Bowl slot didn't add that much extra stress

"I'm stressed out all the time anyway. So it's hard to go from 10 to 11," says Doherty. "You know, mostly what we felt was great excitement. Again, it's an honour, it's a privilege, it's an incredible opportunity to expose the show to people who may not have checked it out yet. And so we tried to take all that into consideration as we developed the story that we felt, you know, not only was a good example of what the show can do, but something that our regular audience would really have fun with as

well

#### Moriarty is indeed coming:

"We cannot wait to get more serious about Moriarty," Doherty admits. "In this day and age, it's virtually impossible to stunt a role and not have everyone in the universe know that this person is coming and will be revealed as this character. So we're approaching it very carefully and as quietly as we can. At the end of the day, we want a tremendous actor, but it's less fun for me if all of you know who it is and when they'll arrive and what they'll be doing. But it's a problem in the immediate future. We have a few more weeks, I think, before we have to sweat that.

#### When Moriarty arrives, the show will become less murder-of-the-week

"I foresee us getting a bit more serialized than we have been as we get into something of an end run for this first season," explains Doherty. "We'll still look to have a case that begins and ends over the course of a single hour of television, but you want to dollop Moriarty out appropriately, you know? Some of the specifics still need to be ironed out, but yes, as we get closer and closer to wrapping the season there will be a bit more serialization."

#### Moriarty aside, more figures from Sherlock's past are on the horizon

"At the moment we're actually working on an episode where



we will meet Sherlock's dealer from London," Doherty teases. "We'll get, again, a little window into Sherlock, and his experience in London is going to open that much wider for having met this character. And we're lucky enough to have John Hannah (Spartacus) playing that role."

# The best and worst of the 'Bowl

#### **Commercial success.**

Metro reviews the slots from Super Bowl Sunday

#### SAM CASTONE

Super Bowl commercials are as much a part of the NFL's biggest day as John Madden, chicken wings and a football-shaped cake. That said, here are Metro's picks for the best and worst from Sunday.

#### The Best

Samsung, The Next Big Thing: In one minute, Paul Rudd and Seth Rogen, pitching a Super Bowl commercial to Bob Odenkirk (a.k.a Saul on Breaking Bad) made us laugh more than their last four movies combined.

Volkswagen, Get In. Get Happy: Was the ad, featuring a white man speaking in a Jamaican accent (because he's so laid-back and happy, due to his Beetle), racist? Eight million people watched to find

Oreo, Whisper Fight: The ad — featuring people arguing in a library, quietly, about which is better, the cookie or the cream — asked people to choose their side on Instagram afterwards. Thousands did.

#### The Worst

Taco Bell: Old people acting young and wild: That joke was tired in the 1980s, when we all rented Cocoon.

Go Daddy, Perfect Match: The Net domain company has earned a permanent spot on the worst list. Bar Rafaeli, has it come to this, nost-leo?

Pistachios, Get Crackin' with PSY: The most-viewed man on YouTube became so with a clever music video. This ad tries to recreate the magic by having him dance with people in pistachio costumes.

Did you miss these commercials on Sunday? Look them up on YouTube.



# SCENE SCENE

metr⊕ DISH



#### Styles finds silliness in celebration striptease

One Direction's Harry Styles celebrated his 19th birthday Friday with the help of a stripper, a gift sent over from a London radio DJ, according to Sun. Styles, for his part, found the act more comical than sexy. "It was great. I was in stitches. It was really funny," Styles tells the newspaper of the act, in which the woman was dressed as a cop. "The funniest part was that when she finished, she said, 'I'm really sorry. I couldn't find my truncheon, so I had to bring my nunchucks.' That was a bit weird." And lest any of his young fans think

#### Weapons of mass seduction

"The funniest part was that when she finished, she said, 'I'm really sorry. I couldn't find my truncheon, so I had to bring my nunchucks."

Harry Styles on his cop-costumed birthday stripper

anything too untoward happened: "She stripped down to her underwear," according to Styles, "but unfortunately there was a no-nudity policy in the bar.



### METRO DISH



#### So Katie's got her groove back?



WORD

Katie Holmes is reportedly ready to start dating again after her split from Tom Cruise, but sources say the fallout from their divorce is still having an effect on her, according to Radar Online. "Katie's in a dilemma, because she wants to date but is concerned where it could lead to from there," a source says. "She's worried that if she commits herself fully to another man, she will have to give up the freedom she's enjoying so much at the moment. As a single woman, she has no one controlling her nowadays, telling her what to do or who to see and she absolutely loves it. However, at the same time, she also

misses being with someone special to share experiences with and she doesn't want to be alone for the rest of her life.'

Don't worry, Katie. Metro has a few suggestions for a waltz partner for you for this next phase of your

John Mayer: Because everyone hooks up with John Mayer.

Samantha Ronson: Because Stella should totally get her groove back with a foxy lesbian DJ.

Joshua Jackson: Because wouldn't a Dawson's Creek reunion be better as a reality show?

Danny DeVito: Because she has a thing for older, shorter guys.

Ted the talking teddy bear from Ted: Because that bear made half a billion dollars in the box office last year. Holmes needs to be near that kind of box office success.





#### Selena want her Biebs back? A rockstar reunion fuels rumours

A month after what seemed like a pretty permanent brêakup. Justin Bieber and Selena Gomez reportedly reunited at Bieber's L.A. home recently, according to Us Weekly. The Spring Breakers actress was spotted

leaving Bieber's place in the morning after reportedly spending the night. It's unclear whether the meeting was romantic or not. "It never ends," an exasperated source tells the magazine. "We'll see. It's such drama with them."



#### Demi hoping for Moore than just a discount on her meal?

Demi Moore is spending more time with restaurateur Harry Morton, fueling speculation that the pair is getting serious, according to Us Weekly. Donning a tight dress and five-inch heels, Moore joined Morton for a cosy dinner at a West Hollywood restaurant this weekend. "She

looked really very happy," a source says. Sources seem to be conflicting each other on the nature of Moore and Morton's relationship, with E! News reporting that they've been quietly dating for months while Us Weekly's sources insist they "are absolutely not dating."





#### @DanaDelaney

How do you possibly pack for a 1 month PR trip? I need a valet.



I'm so annoyed w my account getting hacked!



#### @Real\_Liam\_Payne As long as I got my suit an tie

@arnettwill



RT Follow me. I'm Will Arnett, for god's sake.

# Wheat Belly fact vs. fiction

#### How bad is it?

In his best-selling book, Wheat Belly, Dr. William Davis slams the much-loved grain, calling it 'a perfect poison.' We asked a nutritionist whether we should follow his advice



"We have to deal with this incredible blunder that is over-consumption

carbohydrates and processed foods," warns cardiologist Dr. William Davis, who believes the "cut out fat, eat more whole grains" concept was fiction to begin with.

Rather, removing wheat from our diet is a huge first "We should be eating a high fat, carnivorous diet (and) single ingredient foods such as vegetables, nuts, seeds, eggs, full-fat dairy, lean meats, avocados, olives and coconut — excluding grains and sugar," he says. In his book, Davis argues

how a wheat-free diet can promote weight loss and appetite reduction, and can help lower the risk of heart disease. We asked nutrition consultant Dr. Wilma Kirsten to weigh in on the claims







#### It's not wheat, it's poison

"What we're eating is not wheat but the creation of genetics research in the '60s aimed at increasing yield-per-acre. These methods were crude and imprecise. The result is a genetically unique plant far removed from the original grain. Modern wheat is detrimental to our health — even in minute quantities," Davis tells Metro.

#### What the nutritionist

"No! We've gone through generations of eating wheat — if it was so bad, many people would be dead because of it by now. Health problems are linked to over-consumption.

#### You could lose 25 to 30 pounds in 3 to 6 months

"Gliadin, the main protein in wheat, stimulates feelings of hunger. The moment you lose it, your appetite shrinks and you crave less foods. On average, you'll take in 400 calories less than you used to each day. The deep visceral fat that resides within the abdomen goes first," says Davis.

#### What the nutritionist

says: "Yes! A lot of those who cut out wheat go, 'What do I eat now? Put a baguette in front of me and I'll go through it like a Japanese bullet train.' People start replacing wheat with proteins and vegetables.



#### Some gluten-free foods are terrible

Labels can be misleading, says Davis. "These products are nothing more than junk carbo hydrates. They're very destructive as they trigger very severe glycemic potential (high blood sugar levels).

#### What the nutritionist

"Yes! People want bread — so they buy the gluten-free version, convinced they're making the "healthier" choice. But these products are bad for us. They're highly refined and generally contain soya or corn flour, two hyper-allergenic foods. Go naturally gluten-free by eating grains like polenta, rice and quinoa instead."

#### Wheat causes intestinal damage...

"It irritates your gut - stop eating it and you lose an inflammatory drive that makes indigestion, diarrhea and autoimmune diseases occur," says Davis.

#### What the nutritionist

"Yes! Wheat contains the protein gluten, which can irritate the gut lining. This causes inflammation, leading to abdominal cramps and bloating. But not everyone reacts badly. Say I eat wheat-based foods three times a day, whereas you only eat them twice a week. If you then cut them out of your diet, the changes in your body won't be that dramatic, as you didn't eat much in the first place.



#### ... and messes up your blood sugar levels

"In fact — it sends them soaring," says Davis.
"Removing wheat from your diet helps lower your blood sugar, which in turn lessens the risk of developing cardio vascu-

#### What the nutritionist

**says:** "Yes! Low-fibre, refined carbohydrates are easily converted to glucose, causing a spike in blood sugar levels. When these rise too high, your pancreas has to secrete insulin to bring them back down. If this happens, you may be at risk of pancreatic insufficiency.'





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metr⊕ WELLNESS

bandanatraining.com Grab coffee outside the

break room. "Office coffee sucks. Plus, the change of scenery might just inspire something genius." Make like a delivery man: "Go pick up lunch. Don't think of your trip as an inefficiency, think of it as a mental jump-start."

#### Laura Miranda, physical therapist and trainer, stronghealthywoman.com

Drink up. "Keep a bottle of water on your desk at all times. Drink enough so you have to go to the bathroom one or two times an hour. Choose to use the bathroom one floor up or down for even greater effect.'

#### Joey Gonzalez, COO and trainer, barrysbootcamp.com

Lunge, don't lounge: Book the conference room when you have some reading to do, and make use of it. "While reviewing documents, stand up and begin alternating lunges. Every minute or so, hold in the lower position for as long as possible.'

our health — here's how to get moving

#### MEREDITH **ENGEL**

You might want to stand up for this: we're on our butts more than ever during the day, and it's hurting our health.

"We recently conducted a study showing that the life expectancy of U.S. adults could increase by two years if all adults reduced their sitting time to less than three hours a day," says I-Min Lee, a researcher with Harvard University.

And it gets worse: In October, the New York Times published research from the

#### vou must sit:

- "Place a Pilates ball between your knees and squeeze and pulse. Do 20 reps and rest, then repeat. This is great for the inner thigh and lower abdominals," says celebrity trainer Simone De La Rue.
- "Straighten your legs on occasion to prevent tightening of the calves and hamstrings. Flexing each foot while sitting helps, too. Stretching in your chair will also keep your body from locking up. A little bit goes a long way," says Dr. Florence Comi.



journal Diabetologia, which looked at 18 studies involving nearly 800,000 people.

The authors found that the average adult spent 50 to 70 per cent of his or her time sitting, and that those who sat the most had "a 112 per cent increase in their relative

risk of developing diabetes, a 147 per cent increase in their risk for cardiovascular disease and a 49 per cent greater risk of dying prematurely - even if they regularly exercised."

If you're like many of us, you're at your desk most of the day, only to come home and plop down in front of the TV after work.

How to fix this? We asked some trainers for their most practical tips - because breaking the cycle doesn't have to involve swapping your desk chair for an exercise ball!

# Stand up for your health Three to compare Rob Sulavar, sports nutritionist and trainer, Rob Sulavar, sports nutritionist and trainer, Get off your butt! We sit for hours upon hours every day and it's adversely affecting We sit for hours upon hours every day and it's adversely affecting Get off your butt! We sit for hours upon hours every day and it's adversely affecting

But bacteria in our gut can also make us well.

A new Canadian study has found that manipulating bugs in our GI tract can pro-

"We've got gazillions of bugs in our gut. They're part of who we are," says Dr. Jayne Danska, senior scientist in genetics and genome biology at SickKids Hospital in Toronto. "They help us to digest, make vitamins and train our immune systems to do the right thing."

Danska and colleagues from the U.S., Germany and Switzerland were trying to solve the puzzle of why autoimmune diseases are so much more common in women than men.

In their experiment, they worked with a strain of female mice at high risk for Type 1 Diabetes. They fed the females gut flora from male mice. Instead of 90 per cent of

You can help keep your gut healthy by following three simple tips:

- Eat real food (not processed)
- Consume mostly plants
- Don't eat too much

the females developing autoimmune disease, only 25 per cent of them got sick.

"My idea was that maybe male bacteria are part of what protects males and it's definitely true," says Danska. "Imagine a day when we actually give women bacteria that take up residence in the gut and these bacteria protect them from autoimmune dis-

CELIA MILNE/METRO





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# Just a splash of citrus: Pork with Orange-Balsamic Glaze



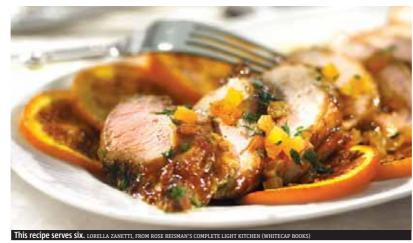
Pork tenderloins are usually sold in packages of two, each package averaging one and a half pounds.

If you buy them from your butcher, the tenderloins may be larger and you'll have to increase cooking time.

Today's improved agricultural methods mean that pork

#### Ingredients

- 1 1/2 lb pork tenderloin (2 small loins)
- 1/4 cup orange juice concentrate
- 1/4 cup apricot iam
- 1 tbsp balsamic vinegar • 1 tbsp olive oil
- · 2 tsp grated orange zest
- 1 tsp minced garlic
- · pinch salt and freshly ground black pepper3 tbsp chopped fresh parsley
- or cilantro
- 1/4 cup diced dried apricots



can safely be eaten medium or medium-rare.

- 1. Preheat the oven to 425 F. Line a 9-by-13-inch baking dish with parchment paper.
- 2. Lightly spray a large nonstick grill pan or skillet with cooking oil and place over high

**3.** Sear the tenderloins for about 2 minutes per side, or just until browned. Place in the prepared baking pan.

4. To make the glaze, combine the juice concentrate, jam, vinegar, oil, orange zest, garlic, salt and pepper until smooth. Spoon 1/4 cup of the glaze over the tenderloins and bake for about 20 minutes or until the internal temperature reaches 145 F for medium.

**5.** Reheat the remaining glaze. Slice the tenderloin and serve with the glaze overtop. Garnish with chopped parsley and diced

ROSE REISMAN'S COMPLETE LIGHT KITCH EN (WHITECAP BOOKS) BY ROSE REISMAN

#### I am not at all hitter!



NUTRI-BITES Theresa Alber DHN, RNCP

Ayurvedic and traditional Chinese medicine have always suggested bitter greens to "cleanse the liver" and mainstream North American natural health practices are catching on. But, do they

The empirical evidence is mixed and technically, according to the Canadian Liver Foundation, the liver doesn't need to be "cleaned," but anything that contributes to a healthy lifestyle contributes to a healthy liver. What we do know is that greens, like dandelion, promote the flow of bile and stimulate its secretion. Bile is needed to break down fats in the body.

healthy flow of this disgusting green stuff is needed for good digestion. Good digestion of a super healthy vegetable is enough for me to suggest including it in your diet.

- 1. Dandelion greens
- 2. Arugula

You can try:

- 3. Broccoli Rabe (Rapini)
- 4. Curly Endive
- 5. Radicchio

The bitterness comes from a specific phytonutrient and each plant has its own amount.

Some producers have bred the bitterness out in order to create a more palatable product, so think about finding the heirloom or organic varieties to get the most pucker for your buck.

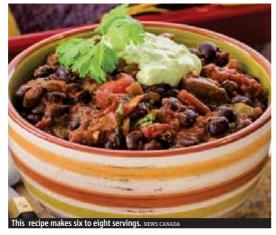
THERESA ALBERT IS A FOOD COMMUNICATIONS CONSULT-ANT AND PRIVATE NUTRITIONIST IN TORONTO. SHE IS @THER-ESAALBERT ON TWITTER AND FOUND DAILY AT FRIENDIN-

# Not enough Vitamin C? Try Citrus Chili

It may be cold and bleak outside, but your meals don't have to be. Preparing meals

#### Ingredients

- 1 tbsp (15 ml) canola oil 1 onion, chopped
- 3 cloves garlic, minced • 1 green pepper, chopped
- 1 jalapeno pepper, seeded and minced
- 1 tbsp (15 ml) ancho chili
- 1 1/2 tsp (7 ml) ground • 1/2 tsp (2 ml) smoked
- paprika • 2 cans (19 oz/540 ml each) black beans, drained and rinsed
- 1 can (28 oz/796 ml) stewed tomatoes
- 1/2 cup (125 ml) each Florida
- orange and grapefruit juices
   2 tbsp (30 ml) tomato paste • 2 tbsp (30 ml) chopped fresh
- cilantro 1 tbsp (15 ml) chopped fresh oregano
- 1 avocado
- 1/3 cup (75 ml) sour cream • 1 tbsp (15 ml) chopped fresh
- 1 tbsp (15 ml) Florida grapefruit juice



with a sweet splash of citrus not only adds flavour, but also nutrients that can help energize you during the dreary months.

This recipe is a healthy update on a winter favourite that incorporates Florida orange and grapefruit juices into a comforting dish.

1. In a large pot, heat oil over medium heat. Cook onion, garlic, green and jalapeno peppers, chili powder, cumin and paprika for 8 minutes. Stir in beans, tomatoes, orange and grapefruit juices, tomato paste, cilantro and oregano. Bring to a boil. Reduce heat and simmer, stirring occasionally for 20 minutes.

2. In a separate bowl, mash avocado until smooth. Stir in sour cream, cilantro, grapefruit juice and salt to taste. To serve: dollop each serving with avocado cream. NEWS CANADA

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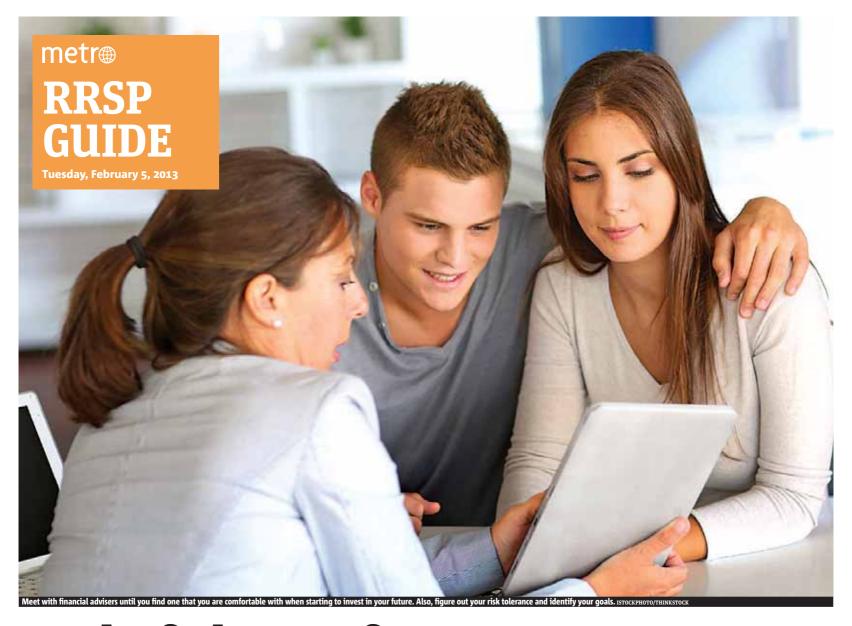
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# Helpful tips for new investors

formation.

DOUCET

Since they were first introduced in Canada in 1957, registered retirement savings plans continue to be one of the best ways to save for retirement. In addition, this type of investment will reduce your taxable yearly income

"RRSPs are also a good way to build a down payment to buy a house," says Blair Guilfoyle, a certified financial planner in Toronto and a partner with Guilfoyle

Guilfolyle shares the following insights with those who are new to RRSP investing:

#### Find an experienced financial adviser

Ask trusted family, friends and colleagues to recom-mend an adviser, then meet with them until you find one you are comfortable with. "It's

important that the person has the required designations, such as certified fi-nancial planner or chartered financial analyst," Guilfoyle

It's also helpful if they have been working in the financial industry for a few years and have a broad range of experience. An independent financial adviser (one not associated with a particular bank) will be able to offer

a greater choice of investment companies, as well as other

types of

financial planning services.

Figure out your risk tolerance Your adviser will help you determine how much market-volatility risk you are comfortable with and your timeline to with-

wants to take the funds out in five years to buy a house might do well with conservative guaranteed investments, such as redeemable

the RRSPs based on that in-

certificates) or conservative mutual funds. "It's import-For example, someone with low-risk tolerance who ant to have a comprehensive conversation up front about goals and risk tolerance," Guilfoyle says.

RRSPs to save for retirement? Or to buy a house or further your education? The first step is to decide that pool

GICs (guaranteed investment

of cash for. Perhaps you have been contributing for a while and you are ready to buy your first house: The federal government's Home Buyers' Plan allows you to withdraw up to \$25,000 from your RRSPs to buy or build a home. If you decide to pursue

full-time training of post-secondary education — maybe you want to apply to law or medical school after working in another field — you can borrow up to \$20,000 through the Lifelong Learning Plan.

#### Don't be discouraged by market dips

It's important to know at the outset that there will be market volatility in the future. When your portfolio does dip, don't panic — the dips will be temporary. "Don't jump in and out of investments because ou're nervous about market per-formance," Guilyou're foyle cautions.





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# Strategies for life's stages



TALBO1 BOGGS

With more and more evidence that Canadians are not financially preparing for retire-ment, the need to start saving earlier in life and put in place sound financial registered re-tirement savings plan (RRSP) strategies are becoming increasingly important.

A recent annual survey by BMO Financial Group found that the number of Canadians who have an RRSP is increasing. Unfortunately, most are not contributing anywhere near the maximum they can.

The report found that 67 per cent of Canadians have an RRSP, up six per cent from 2011, and 72 per cent ex-pect to contribute the same amount as they did last year. However, the annual contribution last year was only \$4,670 – about 21 per cent of the annual allowable contribution room - and industry reports now suggest that total unused RRSP contributions will hit \$1

"The trend is encouraging, but it is not moving fast enough," says Steve Shepherd, vice-president and investment strategist with BMO Global

Only 49 per cent of younger Canadians between the ages of 18 and 34 plan to open an RRSP in the next five years, and a little more than half of that age group plan to, or have been making contributions toward their RRSPs. Only 30 per cent know the size of their annual RRSP contribution limit

Young people in their 20s often make the mistake of not



investing because they don't feel they have enough money at that stage in their lives to make it worthwhile.

"Forty per cent don't feel they have enough saved to invest," Shepherd says. "But it's important to get into the savings habit, even if it's only \$50 a month because what's important in investing is how long you're in the market. The sooner you get started the bet-

A portfolio at that stage of life could typically be more heavily weighted to longterm equities, but the decision often will be determined by an individual's risk tolerance. Given the current low interest rate environment, long-term returns can be a lot higher than what you can get from fixed income, overcoming inflation and still providing a real return.

"In the 20s, a lot of people might have a figure in mind that they need for retirement, but as their lifestyle builds by the time they hit 55 they realize that figure won't do and they should have been saving more and should have tweaked their plan," says Bill Jack, Toronto regional direc-tor with Investors Group. "A plan has to be fluid and change over time."

In their 30s and 40s, people tend to get married, have children, buy a house or condo and one of the spouses or partners may leave the workforce, resulting in higher household debt and lower income.

In this stage of life there may be more opportunities to save through other options like the tax-free savings account and registered education and registered disability savings plans.

These are all available, but you need to have a sound budget," Shepherd says. "A portfolio would typically become more conservative with less volatility but still with some growth — perhaps about 55 per cent in equities and 45 per cent in fixed income including about 25 to 30 per cent in bonds."

Portfolios during the 50s and 60s would typically be-come more balanced, shifting away from volatility and equities and more into fixed income. A lot of people make the mistake of just looking at what kind of returns they think they will need in retirement without factoring in other influences such as infla-

After age 65, the primary financial focus generally is on generating a steady income stream and protecting it from the ravages of inflation and

And seek the help of a professional adviser.

"Studies have shown that investors who work with an adviser get three to six times more in investment capital," Jack says.

"The reason is that they make you go through the exercise of setting goals and then ensure checks and balances are in place to help you get there."

#### THE CANADIAN PRESS

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# Refund. Wise ways to put your money to work

JANE DOUCET

Great news! Thanks to your RRSP, you are getting an income tax refund. And as much as you would like to spend it on something fun, you probably should use it wisely.

Stephanie Holmes-Winton, a Halifax-based financial adviser and president and CEO of The Money Finder, has

these six suggestions for how to do so:

**1** Build an emergency savings fund. When it comes to a refund, try to pretend that you never had the money in the first place so you don't blow it on something frivolous.

"It's hard to do but not impossible," Holmes-Winton says. The ideal emergency fund should cover six months of such necessary expenses as mortgage or car payments,

rent, food and utilities. Most people turn to debt — credit card or line of credit — in a financial crisis; having a sizable emergency fund in place means you shouldn't have to.

Make a lump-sum payment on your mortgage. If you do this every year that you receive a refund, the reduction in payments will add up over time. "That means you'll pay less on both the principal and interest," Holmes-Winton says.

Top up your "fun" money. If you are planning to take a holiday or do minor home renovations in the near future, put the refund in a high-interest savings account until you are ready to use it. "Then maybe you can afford marble countertops instead of laminate," Holmes-Winton says.

Start a tax-free savings account (TFSA). It's a smart idea to use one type of retirement savings to start an-

other complementary type of retirement account. A TFSA is a flexible, registered, general purpose savings account that earns tax-free investment income to more easily meet lifetime savings needs.

Put it toward next year's RRSP. The smart thing to do in this case is to open a separate savings account with no debit card access. "That makes it a slower process to access those funds," Holmes-Winton says. "If you know it's

going to take a few days to get the money, you'll be less likely to spend it impulsively."

6 Get the family's input. If you have children who are elementary school age or older, hold a family meeting to ask them how they think the refund should be spent. "Tell them how much the refund is and say you'd like their help on how the family should spend it." Holmes-Winton says. "Kids can come up with some fantastic ideas."



# Get interested in saving early

If you have heard it's better to start putting money into RRSPs early in life, you heard right. But how young can you be when you start? And how much money do you need to invest during those early days?

"You can begin accumulating RRSP contribution room as soon as you file your first tax return, and you may open an RRSP as soon as age 18, depending on your financial institution's policy," says Robert McCullagh, a Calgary-based certified financial planner with Benefit Planners Inc. and a past chair of Advocis, The Financial Advisors Association of Canada.

The beauty of socking cash into an RRSP early in life is what's called compound interest. "That means the RRSP earns interest on the interest it earned in a previous period," McCullagh says. "It's exponential growth over time."

McCullagh offers these

McCullagh offers these tips to getting into the RRSP game sooner rather than later:

#### It's OK to start small

Even if you only can spare

\$15 or \$25 per month until you start earning more. "I tell my clients that it's important to do something rather than nothing, and sooner rather than later," McCullagh says. "Saving consistently annually will give you retirement income indefinitely."

#### Consider an RRSP loan

In some cases, it might be to your advantage to borrow money to contribute to your RRSP

"While you should use the RRSP receipt for the same period of time as the loan payments," McCullagh says, "the refund can be used to pay down debt, invest in a tax-free savings account or spend."

#### Form good financial habits

If you start saving and spending responsibly at a young age, it becomes habit-forming and a way of life. "For example, when you get a raise at work, give your RRSPs a raise," McCullagh says.

When you see the positive results of your healthy financial habits, it will motivate you to continue them.

JANE DOUCET



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metr⊕ **RELATIONSHIPS** 

# Backstabbers beware! Housewives get real about their relationships

With a little help from my... The six stars of hit Vancouver show talk to Metro about what defines a genuine friend

#### **PHYLICIA** TORREVILLAS

Friendships can be put to the test when you put six very dif-ferent, opinionated and strongwilled women in one room, let alone cast them in a reality TV

Though they may bicker and fight, the six Real Housewives of Vancouver have something in common when it comes to what makes a good friend they don't like backstabbers, liars and fakers. Robin Reichman, a Texan and Christian, said she's really good at sensing whether a person she meets for the first time will end up in her Christmas card list or not.

"A good friend is someone



who is genuinely happy about your success, supportive of anything good that happens to you and not someone who wants to outdo you," the mother of two

Ioulia Reynolds, a 27-yearold art consultant, believes honesty is the best thing.

"There's no such thing as being too honest," she said. "If somebody's in my heart and I love them, and they turn around and backstab me, that's the worst. I will forgive, but I will never forget."

Amanda Hansen, a divorced mother with three young children, said real friends will be there for you no matter what your decisions are.

"My friends may not have been necessarily supportive initially of me doing this (show), but as soon as they saw that this is what I wanted to do .. they're like, 'If anyone can do this, you can do this. You're the strongest woman I know. I have the best friends in the world," she added.

Meanwhile Jody Claman said she learned the value of friendship growing up in Merritt, B.C.

"My parents taught me to 'Show me your friends and I'll tell you who you are," the self-made businesswoman said. "We (lived) in the middle of nowhere. Our ranch butted up to ... (an Aboriginal) reserve for a First Nations band and so we had basic human responsibilities to be kind and support one

The show's drama-filled first season left Ronnie Negus and Mary Zilba's friendship broken and it appears there's no reconciliation happening any time

"If something like this gets in the way and takes down that 19-year friendship, then you question that friendship anyways because no show and no nothing could take a friendship down that was solid," Negus

Being on the show, Zilba said, revealed who her real friends are. "Ronnie has chosen her alliance and that's Jody (Claman) ... It's sad that she's not my friend anymore. It's sad that she's someone I used to know, not someone I call up anymore," the former Ohio beauty queen said.



#### A tip to the wise when it comes to **butlers**

Dear Charles the Butler, My husband and I have an upcoming stay at the Savoy in London, which comes with butler service. We've never stayed in a hotel with butler service before. Do you tip after a given service (for example, give a tip as the butler is leaving the room after, for example, unpacking for us), or do we provide a gratuity at the end of our stay? Or, do we provide a gratuity at all? We don't want to come off as boorish, so please advise. — Clueless Couple.



CHARIFS THE BUTLER

What an exciting trip! I know the Savoy hotel well, and the head butler, Sean Davoren, is both a personal friend and one of the most well respected butlers in the U.K. His well-trained team will take very good care of you. But back to your question, the most appropriate time to tip the butler is at the end of your stay and there is no set amount.

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FLE differs from French immersion. It is a network of nearly 500 public and Catholic elementary and secondary schools located across the province, plus 11 post-secondary institutions, all offering programs and services in French.

All of the schools offer full-time junior and senior kindergarten programs for children aged four and older, and in some cases, as young as three. (They have been doing so for the last 13 years, with

excellent results). These programs stimulate the social, intellectual, and cultural development of the very young. Through them, your child can learn French at an early age, reaping the cognitive benefits of doing so.

French-language schools in Ontario also offer special programs designed for children with little or no fluency in French. These programs develop the skills your child will need to achieve success in FLE's schools. Since French-language schools also teach English, you need not worry about your child's proficiency in either official language.

Students not only study in French, they enjoy extracurricular activities in French as well. Outings and activities are integrated into the curriculum, giving them the opportunity to experience French life in Ontario. This exposure to Ontario's rich French culture and diverse community helps your child embrace his or her



cultural identity and better appreciate the country's heritage.

Academic standards are high in FLE, and the students thrive, thanks to small class sizes and dedicated instructors. And their futures are bright. A recent study, released by Le Regroupement des gens d'affaires de la Capitale nationale (RGA) and The Conference Board of Canada, reveals that Canadian francophones generally earn a higher-than-average

salary. The study also indicates that the unemployment rate among French Canadians is less than that of the total population. Francophones contribute to the economic prosperity of any region in which they live — almost 20 per cent of Canada's GDP, and 22 per cent of its employment, can be traced to the francophone economic presence.

Your child can be a part of all this. To learn how, visit elfontario.ca.



metr⊕

# It's time to say goodbye to your tax refund!

#### Alison on money. That government

cheque could cost you in future savings



MONEY

unexpected financial gift, a surprise bonus at work or a lottery win are all lovely windfalls. But for the average working stiff, the only thing that usually falls into this category is the annual tax refund.

In fact, it isn't really a windfall at all. It's a loan to the government, which is returned to you with little or no interest being paid. Now that is a lousy deal! Since the year is young

and tax season close, now is an excellent time to consider removing yourself from the refund ranks.

That government cheque is actually costing you in terms of future savings or current debt.

Here's an example. Say you have \$2,400 on a credit card with a 19.5 per cent interest rate. And let's assume vou also average a \$2,400 tax refund annually.

Your plan is to pay the minimum amount 2.5 per cent monthly (starting at \$60) then wipe out the balance when the tax refund arrives. With what's left (\$240.22) you are going to take your sweetie out for a wonderful dinner.

However, over the year, while the government is hanging on to your money, you will have paid \$446.12 in interest on that credit card debt. So your tax refund is effectively reduced to less than \$2,000.



A far better plan would be to adjust the tax withholding on your paycheque and use the extra money monthly to knock down the debt. In this case, you would be paying \$260 monthly on the debt — the \$60 minimum plus the \$200 not going to the government.

The debt would be discharged in just over 10 months. The interest paid would be \$221.53. Best of all there's \$498.47 free and clear by the end of month 12 for a fancy restaurant meal.

The numbers are even more dramatic projected over time. If you saved that \$200 a month for 20 years at an average annual return of four per cent, compounded quarterly, it would amount to more than \$74,000.

Now why would you let the government keep that kind of money when it

The average Canadian tax refund

could be in your own pocket?

Contact Alison at griffiths.alison@ gmail.com or alisongriffiths.com

# Checking in on your credit score



FRUGAL

Please don't judge. Though it might seem lame, I love that I have FREE access to my credit report once per year from one of Canada's credit agencies; Equifax (equifax.ca) or Transunion (transunion.ca); and so do

Knowing your credit score can help protect you from identity theft and by managing it responsibly, you can save thousands.

Your credit score impacts your ability to borrow money at reasonable rates and purchase big and small ticket items like houses, cars or cellphones. These days, as part of background checks, many employers are pulling credit reports for job applicants to determine a candidate's level of responsibility.

Your credit score reflects your level of financial responsibility and therefore you must diligently protect it. And, because of increased fraud and identity theft, it's equally important that you ensure your credit report is accurate

Good credit is built through paying back loans on time, maintaining revolving credit (credit cards or lines of credit) through regular payments and not declaring bankruptcy.

Bad credit is a result of a person's inability to manage their credit commitments. Often times this happens when a person loses a job, an emergency drains savings or cash flow is squeezed due to overspending.

The only way to fix bad credit is to show an ability to make payments on time and in full consistently over several years. A credit counsellor can walk through the process of gradual credit improvement. Check out creditcounsellingcanada.ca or creditcanada.com.

Know the status of your credit score by monitoring it regularly. Request your free yearly copy and ensure the credit bureau's records match yours. Look for identity theft, reporting errors, loan defaults and other negative items. If an error is discovered in your file (and you have proof), the credit bureau must correct it. If you have a question or inquiry, send a written request (with official receipts and paperwork) to the credit bureau and they will investigate the matter for you.

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metronews.ca Tuesday, February 5, 2013 **SPORTS** 

#### NHL

#### Vanek garners first-star status

Buffalo Sabres left-winger Thomas Vanek was named NHL's first star of the week Monday after leading all players with 10 points last

Pittsburgh Penguins leftwinger Chris Kunitz earned the second star and Vancouver Canucks goaltender Roberto Luongo picked up the third star.

Vanek recorded five goals and five assists in four games. THE CANADIAN PRESS



celebrates scoring against the Bruins on Thursday in Boston.

#### NHL

#### Rangers and Wild wheel and deal

The New York Rangers traded rugged forward Mike Rupp to the Minnesota Wild on Monday for forwards Darroll Powe and Nick Palmieri.

The Rangers have been looking for depth at for-ward to complement their top line of Rick Nash, Brad Richards and former Wild star Marian Gaborik. New York is also dealing with the loss of captain Ryan Callahan, who is currently sidelined by a dislocated shoulder.

Rupp has played in 565 NHL games over 10 seasons with New Jersey, Phoenix, Columbus, Pittsburgh and the Rangers.

THE ASSOCIATED PRESS



# Anderson delivers ahead of schedule

**NHL.** Netminder in fine early-season form, proving wrong observers who doubted that he'd be ready to go

The Ottawa Senators have always had confidence in goaltender Craig Anderson. But no one anticipated him to be this good, this early.

Anderson, who has a 5-2-1 record in his eight starts, has been one of the hottest goalies in the league so far this season. Entering Monday's games, he led all NHL netminders with a 1.12 goals-against average and .964 save percentage.
At the start of the season,

many hockey observers questioned whether Anderson would be game-ready after the lockout. He spent the first part of the work stoppage in Ottawa skating with his teammates, but later chose to return to his home in Florida, where he trained with Vancouver Canucks netminder Roberto Luongo and goalie coach Francois Allaire.

In the meantime, backup netminder Ben Bishop and Robin Lehner — considered the Senators' goalie of the future were playing exceptionally well in the American Hockey League with the Binghamton Senators.

Anderson said he's not one to read the papers or listen to sports radio, but he was aware of the rumblings about his

"I think most players thrive on someone telling them they can't do something," Anderson said Monday. "It's usually those players who set their minds to go out and just do it. That's just the nature of an athlete. I don't think it's me in particular, but an attribute in general." Anderson's taking all the

positive talk in stride, but there's no denying he feels a little satisfaction in proving

people wrong.
"I think my preparation before the start of the season was the key to that," Anderson said with a little smile.

Many NHL goalies are known for their outlandish style or quirky comments. Anderson prefers to keep things simple and low-key.

"He doesn't get carried

away either way if it goes good or bad," said Senators captain Daniel Alfredsson. "He's a real interesting goalie in terms of he's one of those guys that's technically good, but he relies on his instincts and ability to

read the game and anticipate.
"And I think that's why he's been so good is because he anticipates so well and can get to those unstoppable saves.

Goal-free periods

#### THE CANADIAN PRESS

Anderson, who will make his sixth straight start Tuesday against the Buffalo Sabres, has yet to allow a regulation goal after the first period this season.

# Soccer officials envision CHL-style league



Canadian Soccer Association president Victor Montagliani envisions a soccer league that functions like the Canadian Hockey League, with teams playing in several regional leagues and then meeting for a national title

The CSA has released a 32page report entitled A League of Our Own on the viability of a second-tier league. It's the national organization's latest at-tempt to develop a framework for players, building it in below Major League Soccer.

"The initial impetus of the report was this: for as long as I can remember, for maybe 100 vears of our association, professional soccer has come and gone and almost done whatever it has wanted in our territory without the CSA really looking at it," Montagliani said Monday on a conference call.

"We just felt it was time we looked at it from a national-

body perspective."

The study, directed by former national team player James Easton, was to help identify the best pathway for Canada's young talented players to reach an elite level in soccer.

What this means for existing regional leagues like Ontario-based Canadian Soccer League remains to be Seen. The Canadian press

- The recommendation of the report has leagues operating in Canada's four largest soccer mar-kets — Ontario, Quebec, B.C., and Alberta — with the focus on players aged 18-23.
- The four regional leagues would operate like the Western Hockey League, Ontario Hockey League and Quebec Major Junior Hockey League do in the CHL.

metr⊕ **SPORTS** 



#### CFL. 'Obie's' time over in Hamilton

Bob O'Billovich officially announced his retirement Monday at the Tiger-Cats' business office in Hamilton. The 72-year-old affectionately known as "Obie" spent the last five seasons with the Ticats — four as GM before being promoted to vice-president of football operations in 2012. THE CANADIAN PRESS

#### **MLB.** Tigers secure 1 year from Scherzer

The Detroit Tigers agreed to a one-year, \$6,725,000 contract with right-hander Max Scherzer on Monday and avoided salary arbitration. THE ASSOCIATED PRESS

#### **Tennis.** Nadal will play with pain in return

Rafael Nadal's ailing left knee may continue to bother him until the end of the month, his coach said Monday. Nadal opens play on Tuesday in the VTR Open in Chile, playing doubles with Juan Monaco. On Wednesday, he will play singles against the winner of a first-round match between Guido Pella and Federico Delbonis THE ASSOCIATED PRESS

# Officials left in the dark

**Lights-out Super Bowl**. Culprit of power outage may not be known for days, says energy company exec

Who turned out the lights? The day after the 34-minute

blackout at the Super Bowl, the exact cause — and who's to blame — is unclear, though a couple of potential culprits had been ruled out.

It wasn't Beyoncé's electrifying halftime performance, according to Doug Thornton, manager of the state-owned Superdome, since the singer had her own generator. And it apparently wasn't a case of too much demand for power. Meters showed the 76,000seat stadium was drawing no more electricity than it does during a typical New Orleans Saints game, Thornton said.

The lights-out game Sunday proved an embarrassment for the Big Easy just when it was hoping to show the rest of the world how far it has come since Hurricane Katrina in 2005. But many fans and residents were forgiving, and officials expressed confidence

Overall, more than 18.2 million viewers in Canada watched some or all of the game on RDS or CTV, CTV said. The gam attracted an average audience of 7.33 million viewers on those channels

that the episode wouldn't hurt the city's hopes of hosting the championship again.

To New Orleans' great relief, NFL Commissioner Roger Goodell said the city did a "terrific" job hosting its first pro-football championship in the post-Katrina era, and added: "I fully expect that we will be back here for Super Bowls.

Fans watching from their living rooms weren't deterred either. An estimated 108.4 million people saw the Baltimore Ravens beat the San Francisco 49ers 34-31, making it the third-most-viewed program in television history. Both the 2010 and 2011 games hit the 111 million mark.

The problem that caused the outage was believed to have happened around the spot where a line that feeds



he Superdome is seen after lights went out during the Super Bowl on Sunday in New Orleans. The exact cause is

current from the local power company, Entergy New Orleans, connects with the Superdome's electrical system, officials said. But whether the fault lay with the utility or with the Superdome was not

Determining the cause will

NHL

probably take days, according to Dennis Dawsey, a vicepresident for distribution and transmission for Entergy.

Sunday's Super Bowl was New Orleans' 10th as host, and officials plan to make a bid for an 11th in 2018.

Mayor Mitch Landrieu told

WWL-AM on Monday that the outage won't hurt the city's chances, and he joked that the game got better after the blackout: "People were leaving and the game was getting boring, so we had to do a little something to spice it up.'

THE ASSOCIATED PRESS

# Downhill skiing. Guay ready to defend title at world championships

world downhill champion Erik Guay knows the course at the world ski championships hasn't been kind to him in the past.

But the Canadian veteran is still confident ahead of the event — which begins Tuesday and concludes Feb. 17 thanks to a run of solid results

in recent weeks.
"I feel good about everything," Guay said Monday on a conference call. "I was really satisfied with my month of January. We had a good game plan coming into January."

Guay, who took silver a week ago at a World Cup downhill in Kitzbuhel, Austria, said he's ready to try to defend his world title.

"I feel like I'm prepared," he said. "I know that it's going to be different, special condi-tions here, but I'm looking forward to this week, I think it's going to be exciting."

He's only been on the course once before — in two races last year - and didn't finish well.

"My results historically haven't been that great," he said. "Last year I think I finished 15th or 16th, somewhere around there."

Guay, from Mont-Tremblant, Que., won his down-hill title in Garmisch-Partenkirchen, Germany, in 2011.



nding his title at the world ski cham

He expects the Schladming course will be a challenge.

"It's not really steep, especially on the top sections, a lot of terrain to it," he said. "Lots of rolls, ups and downs, with about, I should say, five downhill turns of steep terrain towards the finish area."

Guay is looking to con-

tinue Canada's downhill success that started when Jan Hudec of Calgary won silver six years ago in Are, Sweden. Two years later, John Kucera of Calgary claimed the title in Val d'Isere, France.

Guay plans to compete in the men's super-G race Wed-nesday ahead of Saturday's downhill. The Canadian press

#### **EASTERN CONFERENCE** WESTERN CONFERENCE ATLANTIC DIVISION CENTRAL DIVISION

	GP	W	L	OL	GF	GA	Pt		GP	W	L	OL	GF	GA	Ī
Pittsburgh	9	6	3	0	30	22	12	Chicago	9	7	0	2	28	20	
New Jersey	8	4	1	3	20	19	11	St. Louis	8	6	2	0	31	19	
NY Islanders	8	4	3	1	27	26	9	Detroit	8	4	3	1	22	24	
NY Rangers	8	4	4	0	19	22	8	Nashville	8	3	2	3	14	20	
Philadelphia	9	3	6	0	21	26	6	Columbus	9	3	5	1	18	28	
NORTHEAST DIVISION							NORTHWE	ST DIV	ISI	NC					

HORITICASI	I TOIL III TO LO	NORTHWEST DIVISION													
	GP	W	L	OL	GF	GA	Pt		GP	W	L	OL	GF	GA	P
Boston	8	6	1	1	24	19	13	Vancouver	8	4	2	2	21	20	1
Montreal	8	6	2	0	26	17	12	Edmonton	8	4	3	1	20	21	
Ottawa	9	5	3	1	25	16	11	Minnesota	8	4	3	1	20	22	
Toronto	8	4	4	0	21	23	8	Colorado	8	4	4	0	19	20	
Buffalo	9	3	5	1	27	33	7	Calgary	6	1	3	2	16	24	
SOUTHEAST DIVISION							PACIFIC DIVI	PACIFIC DIVISION							

#### GP W L OL GF GA Pt 8 6 2 0 39 21 12 8 3 4 1 24 32 7 7 3 4 0 18 23 6 8 3 5 0 20 30 6 Anaheim Carolina

Washington Note: A team v

#### Monday's results

Carolina at Toronto Dallas at Colorado Minnesota at Phoenix Vancouver at Edmonton San Jose at Anaheim

Sunday's results Pittsburgh 6 Washington 3

Montreal 2 Ottawa 1 Florida 4 Buffalo 3 New Jersey 3 NY Islanders 0

Tuesday's games - All Times Fastern

Toronto at Washington, 7 p.m. Los Angeles at Columbus, 7 p.m. Pittsburgh at NY Islanders, 7 p.m. NY Rangers at New Jersey, 7 p.m. Tampa Bay at Philadelphia, 7:30 p.m. Calgary at Detroit, 7:30 p.m. Buffalo at Ottawa, 7:30 p.m. Florida at Winnipeg, 8 p.m. Nashville at St. Louis, 8 p.m. Chicago at San Jose, 10:30 p.m.

Wednesday's games

Boston at Montreal, 7:30 p.m. Anaheim at Colorado, 9:30 p.m.

#### SUPER BOWL XLVII

Sunday's result — at New Orleans Baltimore 34 San Francisco 31

**RAVENS 34, 49ERS 31** Baltimore San Francisco FIRST QUARTER Bal — Boldin 13 pass from Flacco (Tucker kick), 10:36.

SF — FG Akers 36, 3:58.

GP W L OL GF GA Pt

14 15 22 11

SECOND QUARTER

Bal — Pitta 1 pass from Flacco (Tucker kick), 7:10.

Bal — Jones 56 pass from Flacco (Tucker Kick)

kick), 1:45. **SF** — FG Akers 27, 0:00. THIRD QUARTER

Bal — Jones 108 kickoff return (Tucker kick), 14:49.

SF — Crabtree 31 pass from Kaepernick

Crabtree 31 pass from Kaepernick Akers kick), 7:20.

SF — Gore 6 run (Akers kick), 4:59.

SF — FG Akers 34, 3:10.

SF — F6 Akers 34, 3:10.
FOURTH QUARTER
Bal — F6 Tucker 19, 12:54.
SF — Kaepernick 15 run (pass from
Kaepernick 19, 9:57
SF — Safety Culliver snapped ball out of end
zone, 0:04.
Attendance — 71,024 at New Orleans.

#### NBA

#### EASTERN CONFERENCE W L 30 14 30 15 29 18 28 19 28 19 26 20 25 21 Miami New York Chicago .682 .667 .617 .596 .596 .565 .543 .511 .447 .375 Indiana Atlanta Milwaukee 24 23 21 26 18 30 17 31 14 **15** Detroit Toronto Orlando

#### WESTERN CONFERENCE

	VV	L	Pct	GB
San Antonio	38	11	.776	_
Oklahoma City	35	12	.745	2
L.A. Clippers	34	15	.694	4
Memphis	30	16	.652	61/2
Golden State	30	17	.638	7
Denver	30	18	.625	71/2
Utah	26	22	.542	111/2
Houston	26	23	.531	12
Portland	24	23	.511	13
L.A. Lakers	22	26	.458	151/2
Dallas	20	27	.426	17
Minnesota	18	26	.409	171/2
Sacramento	17	32	.347	21
Phoenix	16	32	.333	211/2
New Orleans	15	33	.313	221/2

Note: division leaders ranked in top three positions regardless of winning percentage.

Monday's results

#### L.A. Clippers at Washington

Philadelphia 78 Orlando 61 Chicago at Indiana Detroit at New York Charlotte at Miami Dallas at Oklahoma City Portland at Minnesota Sacramento at Utah Sunday's results

Boston 106 L.A. Clippers 104 L.A. Lakers 98 Detroit 97

#### Miami 100 Toronto 85

Tuesday's games — All Times Eastern

Atlanta at Indiana, 7 p.m. L.A. Lakers at Brooklyn, 7:30 p.m. Phoenix at Memphis, 8 p.m. Golden State at Houston, 8 p.m. Milwaukee at Denver, 9 p.m

BY KELLY ANN BUCHANAN

16

19

22

44

59

62

#### **↑** Aries

#### March 21 - April 20

The world around you may be chaotic but you are a vision of calm. It may be unusual for you to be this laid-back. But if you are smart, you will do whatever it takes to make it last as long as possible.

#### **Taurus** April 21 - May 21

Changes in your place of work may be causing you all sorts of problems at the moment but there is really nothing to worry about. In fact, in the longer term these changes may be just what you need.

#### ∐ Gemini May 22 - June 21

Be dynamic. Be different. The more chances you take between now and when the Sun changes sign in a couple of weeks time, the more options you will have later in the year. Dare to follow your dream.

#### **9** Cancer

June 22 - July 23

You need to confront your fears head-on. The planets urge you to be brave and face up to what has been worrying you these past few months. Make this the day when you seize back the initiative.

#### $\Omega$ Leo July 24 - Aug. 23

No one has the power to burst your bubble. The more others spin tales of despair and destruction, the more you will laugh in their faces. Quite right too. Life is good and getting better by the day, the hour, the

#### **W** Virgo Aug. 24 - Sept. 23

Your attitude seems a lot more positive now, especially where relationships are concerned. No doubt it has something to do with Mercury's move into your opposite sign. It signals a more upbeat approach to life in general

#### 

Sept. 24 - Oct. 23

Cosmic activity in your fellow Air sign of Aquarius urges you to be adventurous. You can be a star over the next few days, if you have the guts to go out there and make a spectacle of yourself. So, do you?

#### **M** Scorpio

Oct. 24 - Nov. 22

Go along with what your friends suggest today, even if your heart is not really in it. Chances are it will develop into the kind of situation where you not only have a lot of fun but make some money as well.

#### **プ** Sagittarius Nov. 23 - Dec. 21

If you have not made up your mind about where your next vacation will be, you must get on it straight away. The Sun moves out of the travel area of your chart in two weeks. Make a decision by then.

#### **17** Capricorn

Dec. 22 - Jan. 20

Because you can see both sides of an issue, you may find it hard deciding who to support. But what makes you think such a decision is necessary? Stand back and let your rivals fight among themselves.

#### Aquarius Jan. 21 - Feb. 19

The Sun remains in your sign until the 18th, which means you have plenty of time to make your mark. Whatever successes you have enjoyed or failures you have endured, put them all behind you and do something remarkable.

#### H Pisces

Feb. 20 - March 20

Mind planet Mercury moves into your sign today, making it easier for you to see things as they really are rather than as how other people want you to see them. You'll realize that most of your fears are unfounded. SALLY BROMPTON

- 1. Actor Johnny's surnamesakes 6. Barney and Betty's baby, when doubled
- 10. Air heroes in war
- 14. All
- 15. 16 Wing Borden, the 'Birth-
- place of the
- 16. Credit card
- 17. 1700s French fortress on Cape Breton Island
- 19. How Canada Geese fly, \_\_\_\_ shape
- 20. Bag style

- 21. Wine bottle plug22. Raising the Roof's money-raising red hat to help the homeless
- 23. Meewasin Valley Trail locale
- 26. Commedia dell'\_\_ (Centuries-
- old improvised comedy) 28. Like some humour
- 29. Cable network
- 32. " & Stitch" (2002) 33. US music trade org.
- 35. Ireland
- 36. Peter MacKay's government
- job: 2 wds.
- 39. Paris airport 40. Port of Yemen
- 41. Leave out
- 42. Hiver's French opposite
- 43. "So long."
- 44. Meshworks
- 45. Support together
- 49. Honevdew
- 52. Cut of meat
- 53. Swiss peaks
- 57. "Pronto!"
- 58. Provincial bird of Ont.: 2 wds. 60. Foot injury result
- 61. Prefix to 'allergenic'
- 62. Air freshener target
- 63. Some slitherers
- 64. Grevish 65. Boat poles

- 1. Shoulder muscle, informally
- 2. Cooking oil, to Rachael Ray \_etre (Perhaps, in Montreal)
- 4. Vancouver-born actor Jason
- 5. Method [abbr.]
- 6. Stream

36

39

42

60

63

- 7. Luxury brand from Honda 8. Samuel Langhorne Clemens'
- pen name: 2 wds.
- 9. Factory activity [abbr.] 10. Engined bird flying over Montreal?
- 11. Five: French
- 12. Jacob's twin in the Bible
- 13. Conserve
- 18. Cavemen yrs.
- 22. Mattel product

Flux" (2005) 25. Port city of Algeria

52

15

18

40

61

43

- \_\_ Bay, British Columbia 26.
- \_\_through (Plunder)
- 29. Band's cue to start: 2 wds. 30. Wrestling great Mr. Hart's
- 31. Not 'neath
- 33. Sends out soldiers again
- \_\_ Mine" by The Beatles
- 35. Victor Hugo character
- 36. Anonymous surname
- 37. Small islands
- 38. Prefix to 'sphere'

43. "\_\_ voyage!" 45. Hamilton's \_\_ Coliseum

53

- 46. Pizazz
- 47. Leonard of "Star Trek" 48. \_\_-Cat (Ski hill machine)
- fide (In bad faith) 49. \_\_ fide (In bad faith 50. 'Photosynth' suffix
- 51. Light source
- 54. Toilets, British-style
- 55. Sulk
- 56. Grads-to-be, for short
- 58. "\_\_-ching!"
- 59. Name: French

#### rday's Crossword

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Know what the weather will be 14 days from now.

@The Weather Network 2013

#### How to play

Fill in the grid, so that every row, every column and every 3x3 box contains the digits 1-9. There is no math involved.

0	1	5	2	2	8	8	4	7
3	8	9	7	6	4	1	5	2
4	2	7	1	9	5	3	8	6
0	5	3.	9	7	1	2	0	4
2	9	1	a	4	6	6	7	3
7	4	6	2	5	3	8	0	1
9	7	8	6	1	2	4	3	5
6	6	2	4	3	9	7	1	8
9	3	4	4	8	7	6	2	9

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6	2					5		

#### Today



-11°/-15° Variable

#### Wednesday



-10°/-16 Mainly sunny Check the 14 day trend

# **NEED A RIDE?** Read metrodrive every Wednesday.





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